

Legislative Committee on Housing  
 Thursday, March 8, 2012  
 Brenda S Cowett, Executive Director  
 Middlefield Housing Authority

**Raised Bill No. 5225 - "An Act Concerning Security Deposits of Senior Citizens and Persons with Disabilities in Public Housing"**

Hi, I'm Brenda Cowett and am currently the Executive Director of the Middlefield Housing Authority. We're a very small Housing Authority, but a good representation of the 70 Small Public Housing Authorities in Connecticut. What's a small Housing Authority? Each of us range in the number of housing units that we offer, from 17 to 245. There are 50 of us with less than 100 units; all of us are normally understaffed and overworked. Most of our Executive Directors are the "Chief Cooks and Bottle Washers", doing everything from Budgeting to Toilet Plunging. On behalf of all us little guys I would like to speak **in support of Raised Bill No. 5225, "An Act Concerning Security Deposits of Senior Citizens and Persons with Disabilities in Public Housing"**.

Currently our housing authority is wrangling with a situation that depicts just one example of the need to correct the security deposit issue with respect to "elderly" tenants. We are trying to recoup our expenses from a former elderly resident. These losses/costs amounted to \$458.76 consisting of damages and lost rent *plus* \$800 in legal fees to date. Per adherence to current State Statute there was no security deposit. If there were, this former tenant may have at least turned in her keys to the apartment, shown up for the move-out inspection, and removed her remaining unwanted belongings – including her bed.

Another couple of instances we've had are the midnight movers. We have had "elderly" renters move out in the middle of the night without notice; we ate the loss of rent and repairs that were needed; the costs to recoup these expenses would have exceeded the amounts we could recover - if we could even collect from the former tenant.

Another recent elderly move-out episode cost us \$250 in restoration fees, \$165 in subcontracted cleaning, \$1,000 in a new carpet, plus a week's worth of our maintainer's time. Apparently this former resident allowed her dog to use her bedroom as a "kitty litter box". Would a security deposit have covered these expenses? No, but I believe a security deposit would have been an incentive to be a responsible pet owner.

I can't come up with any economically sound reason that a statute would even exist that returns security deposits of "elderly" residents after one year. Maybe it was enacted at a time when all of our elderly population was regarded as the most highly respected and responsible citizens of our community — having sacrificed and endured the Great Depression and WWII. Due in part to legislated statutes and regulations, we now have quite a different generation and/or definition of elderly.

Housing Authorities do not have the resources to be society's panacea. On the contrary, we need to hold on to security deposits as both an incentive for the renter to be responsible housekeepers

and as a deterrent to breaking their leases. Public Housing Authorities just cannot afford to absorb the costs associated with the neglect or irresponsibility of any renter. We are not taxing entities; we can't assess the costs associated with a few to be paid by the general public. In our case, we can't even raise rents to cover these costs; instead, to cover these costs our property as a whole suffers along with the renters that **are** responsible and conscientious.

Additionally, the interest rate paid on security deposits should be in line with the market. We, particularly us small housing authorities, could never afford to absorb paying out more than 5 times the interest that can be earned on these security deposit accounts.

As a representation of the 70 small Housing Authorities in Connecticut, I want to reinforce the reality that we can't even afford to absorb the diminutive \$458.76 that I cited in my first example, let alone any legal fees to try and collect. Please allow us to hold on to security deposits; the outcome would be clear and enforceable tenant/landlord policies, ultimately leading to healthier resident-management relations.